

In the Claims:

1. (Currently Amended) A credit alert system, comprising:
a wireless subscriber account server for receiving a an-unsolicited credit card alert from a credit card account database regarding at least one of available credit and credit status for a credit card account, wherein the credit card account database does not have or have access to wireless subscriber account information for a person associated with the credit card account, wherein the credit card alert is unsolicited by the person associated with the credit card account;
a wireless subscriber account database in communication with the wireless subscriber account server for storing wireless subscriber account information;
an application module in communication with the wireless subscriber account server for comparing information contained in the unsolicited credit card alert to subscriber information contained in the wireless subscriber database to determine a wireless subscriber associated with a credit card account and for preparing a message to communicate to a wireless device of a subscriber in response to receiving the unsolicited credit card alert from the credit card account database; and
a Wireless Application Protocol (WAP) push proxy gateway in communication with the wireless subscriber account server that sends the message to the wireless device of the subscriber using an available mobile network ~~bearer~~ service.
2. (Original) The system of claim 1, wherein the wireless device is Wireless Application Protocol (WAP) enabled.
3. (Cancelled)
4. (Cancelled)
5. (Cancelled)
6. (Previously Presented) The system of claim 1, wherein the wireless device is a wireless telephone.

7. (Previously Presented) The system of claim 1, wherein the wireless device is a personal digital assistant.

8. (Previously Presented) The system of claim 1, wherein the wireless device is a pager.

9. (Previously Presented) The system of claim 1, wherein the wireless device is a portable computer having a wireless modem.

10. (Currently Amended) A method for alerting a wireless device regarding a credit card account, the method comprising:

receiving ~~a an unsolicited~~ credit card alert from a credit card account database at an application module in communication with a wireless subscriber account database, wherein the credit card account database does not have or have access to wireless subscriber account information for a person associated with the credit card account, wherein the credit card alert is unsolicited by the person associated with the credit card account;

matching the alert to a wireless subscriber's account by comparing information contained in the unsolicited credit card alert to subscriber information contained in the wireless subscriber database;

generating a message relating to the credit card account; and

pushing the message to the wireless device of the wireless subscriber via a WAP enabled push proxy gateway that sends the message using an available network bearer service.

11. (Previously Presented) The method of claim 10, wherein the wireless device is Wireless Application Protocol (WAP) enabled.

12. (Cancelled)

13. (Previously Presented) The method of claim 10, wherein the message is a WAP push initiator.

14. (Previously Presented) The method of claim 13, wherein the message is transmitted when the credit card account exceeds a predetermined amount.

15. (Previously Presented) The method of claim 13, wherein the message is transmitted upon non-receipt of a credit payment.

16. (Previously Presented) The method of claim 13, wherein the message is transmitted when the credit card account is past due.

17. (Previously Presented) The method of claim 13, wherein the message is transmitted upon suspension of the credit card account.

18. (Currently Amended) A system for alerting a wireless device regarding a credit card account, comprising:

means for receiving ~~a an unsolicited~~ credit card alert from a credit card account database, wherein the credit card account database does not have or have access to wireless subscriber account information for a person associated with the credit card account, wherein the credit card alert is unsolicited by the person associated with the credit card account;

means for matching the unsolicited credit card alert to a wireless subscriber's account;

means for generating a message relating to the credit card account; and

means for pushing the message to the wireless device of the wireless subscriber via a WAP enabled push proxy gateway that sends the message using an available network bearer service.